February 11, 2009

United States Bankruptcy Court Southern District of New York One Bowling Green Station New York, NY 10004

Attn: Honorable Judge Robert D. Drain

Ref:

Delphi Corp Case #05-44481 filed October 8, 2005 Document #14707 to Cancel OPEB (Health Insurance and Life Insurance Benefits) for all Retirees

Dear Judge Drain:

This letter expresses my concerns about Document #14705, filed by Delphi Corporation on February 4, 2009 requesting court permission to cancel Health and Life insurance benefits for current and future salary retirees of Delphi Corporation.

This letter is an OBJECTION to Document #14705, please file it as a motion to object to document #14705.

The plan to terminate has been suddenly thrust upon the approximately 15000 current retirees and many incipient new retirees. The timing to get comments to the court is very short, prohibitively short in many cases. An extension for the court decision timing would be appriopriate in my view in the vein to a fair hearing to those impacted by this proposal.

Further, the implementation timing, of less than two months is also short in terms of potentially finding replacement health and life insurance. Specifically, many health insurance plans limit enrollment to annual anniversaries.....a more logical time for Delphi to have proposed this might have be for Jan1 implementation. In any event, the changing of health insurance includes the process of shopping, contracting, getting new scripts from providers, and in some cases changing providers to network approved providers. Getting this done in 6 weeks is really an insurmountable task for many of the effected group of current retirees. I feel that some delay is in order to provide for a more orderly transition should you find it necessary, after considering all arguments, to approve the Delphi Plan.

Similarly, life insurance continuity is also in question with this short timing. The proposed Delphi continuation needs to be compared to other providers to insure that a reasonable buy is being offered. Specifically, the need to change life insurance Companies often require a physical which usually needs to be scheduled with the correct doctor to meet insurance company requirement. Recall here, that this group is retirees, and some, perhaps even many will not be insurable by some potential new providers.

In order to change providers, a common practice is the issuance of a certificate of portability to those whose coverage is terminated. No such document has been offered to my knowledge to those impacted.

The bigger issue of how to restructure Delphi will undoubtedly have many inputs to the court. This letter is a plea for a more orderly transition through more time, if in fact it is necessary to approve this proposal.

I ask, with this letter, to REJECT the TIMING, of document #14705 filed by Delphi.

And, although I have questions of fairness about this situation, I will hold my comments for another time after you grant a delay in the "Salaried OPEB Termination Motion"

Sincerely

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